

DTI Center
Santander Bank, N.A.
P.O. Box 50310
Indianapolis, IN 46250

Date of Notice: February 11, 2014

Loan #: 6540

RENT
MATTHEW J VANDERHOOP
17 OLD SOUTH RD
AQUINNAH MA 02535-1520



- This is an important notice concerning your right to live in your home. Have it translated at once.
- Esta carta explica sus derechos legales para permanecer en su propiedad de vivienda. Por favor traduzca esta notificación inmediatamente.
- Este é um aviso importante em relação ao seu direito de morar na sua residência. Por favor, tem traduzido imediatamente.
- C'est une notification importante concernant votre droit de vivre chez vous. Faites-la traduire immédiatement.
- 这是关于您的权利的一个重要通知在您的家居住，安排它立即被翻译

RIGHT TO REQUEST A MODIFIED MORTGAGE LOAN

Date: February 11, 2014

Matthew J Vanderhoop
17 Old South Rd
Aquinnah, MA 02535

By Certified and First Class Mail

RE: 17 Old South Rd Aquinnah, MA 02535; loan
Mortgage, Inc., Sovereign Bank

6540 with Santander Bank, N.A.; Partners

To Matthew J Vanderhoop:

We are contacting you because our records indicate that you are eligible to request a modification of your mortgage with Santander Bank, N.A. If you want to request a loan modification or other foreclosure alternative option, you must complete and return the enclosed Mortgage Modification Options form along with any supporting information no later than March 13, 2014. The Mortgage Modification Options form and any supporting documents must be returned by certified mail or similar service to Santander Bank, N.A. We will respond to your request within 30 days of its receipt.

Please be aware this notice of Right to Request a Modified Mortgage Loan is different from the Right to Cure Your Mortgage Default notice that you may have already received. *The enclosed Mortgage Modification Options form provides you with four choices. These choices impact the options under the Right to Cure notice and should be carefully considered.* If you do not want to request a loan modification, you must still return the enclosed Mortgage Modification Options form. Please keep a copy of everything you send to us and keep proof of mailing the materials to us.

If you do not return the enclosed Mortgage Modification Options form by March 13, 2014 your right to cure your mortgage default will be reduced from 150 days to 90 days and your right to cure period would end on May 12, 2014.

If you have questions, please contact Santander Bank, N.A. at 1-888-656-8101 OR Santander Bank, N.A., TERESA DEJESUS, SINGLE POINT OF CONTACT, MAILCODE 10-421-MC3, 450 PENN STREET, READING, PA 19602. If you would like assistance from the Attorney General's Office, you may contact the HomeCorps hotline at 617-573-5333 to speak with a loan modification specialist who can assist you. We suggest you mention this notice when you call.

Sincerely,

Steven Fisher
Vice President

Enclosed with this notice, there may be additional important disclosures related to applicable laws and requirements that you should carefully review.

Enclosures:

- Mortgage Modification Options form
- Request for Modification Assistance form or Santander Bank, N.A.'s current loan modification application
- Required Documents For Loan Modification Application

MORTGAGE MODIFICATION OPTIONS

You must return this form in the enclosed envelope by March 13, 2014.

Matthew J Vanderhoop
17 Old South Rd
Aquinnah, MA 02535

RE: 17 Old South Rd Aquinnah, MA 02535; loan
Mortgage, Inc., Sovereign Bank 6540 with Santander Bank, N.A.; Partners

To Matthew J Vanderhoop:

You must check one of the following boxes to notify Santander Bank, N.A. of how you would like to proceed.

- I would like to request a loan modification. I have attached a complete statement of my income and list of assets, total debts and obligations as requested by the creditor in the form(s) which accompanied the Right to Request a Mortgage Loan Modification notice. I maintain my right to a 150 day period to cure my mortgage default.
- I would like to request a different foreclosure alternative such as a short sale or deed-in lieu of foreclosure. I maintain my right to a 150 day period to cure my mortgage default.
- I do not want to request a loan modification or any foreclosure alternative. I maintain my right to a 150 day period to cure my mortgage default.
- I want to waive my right to cure the default on my mortgage loan and proceed to foreclosure. I understand that by choosing this option I waive my right to any cure period.

IF YOU DO NOT RETURN THE ENCLOSED MORTGAGE MODIFICATION OPTIONS FORM BY MARCH 13, 2014 YOUR RIGHT TO CURE YOUR MORTGAGE DEFAULT WILL BE REDUCED FROM 150 DAYS TO 90 DAYS AND YOUR RIGHT TO CURE PERIOD WOULD END ON MAY 12, 2014.

Borrower Name

Date

Borrower Telephone Number

REQUIRED DOCUMENTS FOR LOAN MODIFICATION APPLICATION

<input type="checkbox"/> All Borrowers	<input type="checkbox"/> An application that includes a complete list of monthly income and expenses and assets, if required by the creditor <input type="checkbox"/> Provide signed Internal Revenue Service Form 4506-T (Individual Tax Return Transcript Form) or Internal Revenue Service Form 4506T-EZ (Short Form for Individual Tax Return Transcript) <input type="checkbox"/> Provide copy of most recent federal income tax return, returns, with all schedules including Schedule E, if applicable <input type="checkbox"/> Provide copy of 2 most recent bank account statements <input type="checkbox"/> Provide proof of expenses and monthly obligations <input type="checkbox"/> Provide copy of utility bill showing homeowner name and property address <input type="checkbox"/> Provide copy of credit card statements showing payments due on all balances <input type="checkbox"/> Provide copy of mortgage statements for other mortgages on the property, if applicable
<input type="checkbox"/> For people who earn a wage	<input type="checkbox"/> Provide a copy of most recent pay stubs reflecting at least 30 days of year-to-date income of borrower or co-borrower
<input type="checkbox"/> For people who are self-employed	<input type="checkbox"/> Provide a copy of the most recent signed and dated quarterly or year-to-date profit and loss statement
<input type="checkbox"/> For people who receive alimony, child support, or separation maintenance payments	<input type="checkbox"/> Provide documentation of alimony, child support, and/or separation maintenance payments
<input type="checkbox"/> For people who receive income from other sources	<p style="text-align: center;"><i>Notice: Alimony, child support or separation maintenance payments need not be disclosed if you do not choose to have it considered for repaying your mortgage debt.</i></p> <input type="checkbox"/> Provide documentation of tips, commissions, bonuses, housing allowance or overtime; and/or <input type="checkbox"/> Provide documentation of unemployment income and/or social security income, death benefits, pension, public assistance, or adoption assistance; and/or <input type="checkbox"/> Provide documentation of income from rental properties, including copy of any lease agreement



Dear Borrower (s):

This letter is in response to your recent inquiry regarding the possibility of financial assistance.

We Are Here to Help You

It is critical that you work with us on a resolution for any issues that affect your ability to make timely mortgage payments, whether your challenges are temporary or long term.

The sooner you respond, the more quickly we can determine whether you qualify for assistance.

Options May Be Available

The right option for you depends on your individual circumstances. If you provide all required information and documentation about your situation, we can determine if you qualify for temporary or long-term relief, including solutions that may allow you to stay in your home (refinance, repayment, forbearance, loan modification) or leave your home while avoiding foreclosure (short sale or deed-in-lieu of foreclosure).

For more details, please see the attachment on Avoiding Foreclosure.

Send Us the Information We Need to Help You

Requesting help is the first step. Start by providing information and documentation to help us understand the challenges you are facing. To do this, follow the detailed instructions on the attached Homeowner Checklist to complete and submit your Borrower Response Package to us.

Once we have received and evaluated your information, we will contact you regarding your options and next steps.

Learn More and Act Now

For more information, please see the Frequently Asked Questions and other information provided with this letter. If you need assistance, contact our Single Point of Contact Team at 888-656-8101.

Remember, you need to take action by completing and returning the entire Borrower Response Package within 30 days.

Sincerely,

Single Point of Contact Team
Santander Bank, N.A.

**TO RECEIVE HELP WITH
YOUR MORTGAGE, YOU
MUST ACT WITHIN 30
DAYS!**

1. See the instructions on the
Homeowner Checklist

2. Review:

- Avoiding Foreclosure
- Frequently Asked
Questions
- Beware of Foreclosure
Rescue Scams

3. Submit required Borrower
Response Package:

- Uniform Borrower
Assistance Form
(Borrower Assistance
Form) (attached)
- IRS Form 4506T-EZ
(attached)
- Income Documentation
(described on Borrower
Assistance Form)
- Hardship Documentation
(described on Borrower
Assistance Form)

If you need assistance,
contact our Single Point
of Contact Team at:

888-656-8101

Homeowner Checklist

For Your Information Only - Do Not Return with Your Borrower Response Package

GET STARTED – use this checklist to ensure you have completed all required forms and have the right information.

Step 1	<input type="checkbox"/> Review the information provided to help you understand your options, responsibilities, and next steps: <input type="checkbox"/> Avoiding Foreclosure <input type="checkbox"/> Frequently Asked Questions <input type="checkbox"/> Beware of Foreclosure Rescue Scams
Step 2	<input type="checkbox"/> Complete and sign the enclosed Borrower Assistance Form. Must be signed by all borrowers on the mortgage (notarization is not required) and must include: <input type="checkbox"/> All income, expenses, and assets for each borrower <input type="checkbox"/> An explanation of financial hardship that makes it difficult to pay the mortgage <input type="checkbox"/> Your acknowledgment and agreement that all information that you provide is true and accurate
Step 3	<input type="checkbox"/> Complete and sign a dated copy of the enclosed IRS Form 4506-T <input type="checkbox"/> For each borrower, please submit a signed, dated copy of IRS Form 4506T-EZ (Short Form Request for Individual Tax Return Transcript) <input type="checkbox"/> Borrowers who filed their tax returns jointly may send in one IRS Form 4506T-EZ signed and dated by both joint filers
Step 4	<input type="checkbox"/> Provide required Hardship Documentation. This documentation will be used to verify your hardship. <input type="checkbox"/> Follow the instructions set forth on the Borrower Assistance Form (attached)
Step 5	<input type="checkbox"/> Provide required Income Documentation. This documentation will be used to verify your hardship and all of your income (Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan). <input type="checkbox"/> Follow the instructions set forth on the Borrower Assistance Form (attached) <input type="checkbox"/> You may also disclose any income from a household member who is not on the promissory note (non-borrower), such as a relative, spouse, domestic partner, or fiancé who occupies the property as a primary residence. If you elect to disclose and rely upon this income to qualify, the required income documentation is the same as the income documentation required for a borrower. See Page 2 of the Borrower Assistance Form for specific details on income documentation.
Step 6	<input type="checkbox"/> Gather and send completed documents—your Borrower Response Package within 30 days. You must send in all required documentation listed in steps 2-4 above, and summarized below: <ul style="list-style-type: none">* Borrower Assistance Form (attached)* Form 4506T-EZ (attached)* Income Documentation as outlined on Page 2 of the Borrower Assistance Form (attached)* Hardship Documentation as outlined on Page 3 of the Borrower Assistance Form (attached)

Please mail all documents above to us: Santander Bank, N.A., HRM Team, 31 Inwood Road, Rocky Hill, CT 06067

IMPORTANT REMINDERS:

- If you cannot provide the documentation within the time frame provided, have other types of income not specified on Page 2 of the Borrower Assistance Form, cannot locate some or all of the required documents, OR have any questions, please contact our Single Point of Contact Team at 888-656-8101.
- Keep a copy of all documents and proof of mailing/e-mailing for your records. Don't send original income or hardship documents. Copies are acceptable.

Questions? Contact our Single Point of Contact Team at 888-656-8101

Information on Avoiding Foreclosure

For Your Information Only - Do Not Return with Your Borrower Response Package

Mortgage Programs Are Available to Help

There are a variety of programs available to help you resolve your delinquency and keep your home. You may be eligible to refinance or modify your mortgage to make your payments and terms more manageable, for instance, lowering your monthly payment to make it more affordable. Or, if you have missed a few payments, you may qualify for a temporary (or permanent) solution to help you get your finances back on track. Depending on your circumstances, staying in your home may not be possible. However, a short sale or deed-in-lieu of foreclosure may be a better choice than foreclosure – see the table below for more information:

DESCRIPTION	DESCRIPTION	DESCRIPTION
Refinance	Receive a new loan with lower interest rate or other favorable terms	Makes your payment or terms more affordable
Reinstatement	Pay the total amount you owe, in a lump sum payment and by a specific date. This may follow a forbearance plan as described below	Allows you to avoid foreclosure by bringing your mortgage current if you can show you have funds that will become available at a specific date in the future
Repayment Plan*	Pay back your past-due payments together with your regular payments over an extended period of time	Allows you time to catch up on late payments without having to come up with a lump sum
Forbearance Plan*	Make reduced mortgage payments or no mortgage payments for a specific period of time	Have time to improve your financial situation and get back on your feet
Modification	Receive modified terms of your mortgage to make it more affordable or manageable	Permanently modifies your mortgage so that your payments or terms are more manageable as a permanent solution to a long-term or permanent hardship
Short Sale	Sell your home and pay off a portion of your mortgage balance when you owe more on the home than it is worth	Allows you to transition out of your home without going through foreclosure. In some cases relocation assistance may be available
Deed-in-Lieu of Foreclosure	Transfer the ownership of your property to us	Allows you to transition out of your home without going through foreclosure. In some cases relocation assistance may be available. This is useful when there are no other liens on your property

(Options shown in the above chart may not be available to all borrowers based on the owner of your loan, contact Santander Bank at 1-888-656-8101 for further details.)

We Want to Help

Take action and gain peace of mind and control of your situation. Complete and return the Borrower Response Package to start the process of getting the help you need now.

Frequently Asked Questions

For Your Information Only - Do Not Return with Your Borrower Response Package

1. Why Did I Receive This Package?

You received this package because we have not received one or more of your monthly mortgage payments and want to help you keep your home if at all possible. We are sending this information to you now so that we can work with you to quickly resolve any temporary or long-term financial challenge you face to making all of your late mortgage payments.

2. Where Can I Find More Information on Foreclosure Prevention?

Please see the Avoiding Foreclosure attachment in this package for more information, or you can contact Santander Bank's Single Point of Contact Team at 888-656-8101. Additional foreclosure prevention information is provided by Santander Bank at Santanderbank.com.

3. Will It Cost Money to Get Help?

There should never be a fee from your servicer or qualified counselor to obtain assistance or information about foreclosure prevention options. However, foreclosure prevention has become a target for scam artists. Be wary of companies or individuals offering to help you for a fee, and never send a mortgage payment to any company other than the one listed on your monthly mortgage statement or one designated to receive your payments under a state assistance program.

4. What Happens Once I Have Sent the Borrower Response Package to You?

We will contact you within three business days of our receipt of your Borrower Response Package to confirm that we have received your package and will review it to determine whether it is complete. Within five business days of receipt of your request, we will send you a notice of incompleteness in the event there is any missing information or documentation that you must still submit. We cannot guarantee that you will receive any (or a particular type of) assistance.

Within 30 days of receipt of a complete Borrower Response Package, we will let you know which foreclosure alternatives, if any, are available to you and will inform you of your next steps to accept our offer. However, if you submit your complete Borrower Response Package less than 37 days prior to a scheduled foreclosure sale date, we will strive to process your request as quickly as possible, but you may not receive a notice of incompleteness or a decision on your request prior to sale. Please submit your Borrower Response Package as soon as possible.

5. What Happens to My Mortgage While You Are Evaluating My Borrower Response Package?

You remain obligated to make all mortgage payments as they come due, even while we are evaluating the types of assistance that may be available.

6. Will the Foreclosure Process Begin If I Do Not Respond to this Letter?

If you have missed four monthly payments or there is reason to believe the property is vacant or abandoned, we may refer your mortgage to foreclosure regardless of whether you are being considered for a modification or other types of foreclosure alternatives.

7. What Happens if I Have Waited Too Long and My Property Has Been Referred to an Attorney for Foreclosure? Should I Still Contact You?

Yes, the sooner the better!

FREQUENTLY ASKED QUESTIONS continued

8. What if My Property is Scheduled for a Foreclosure Sale in the Future?

If you submit a complete Borrower Response Package less than 37 calendar days before a scheduled foreclosure sale, there is no guarantee we can evaluate you for a foreclosure alternative in time to stop the foreclosure sale. Even if we are able to approve you for a foreclosure alternative prior to a sale, a court with jurisdiction over the foreclosure proceeding (if any) or public official charged with carrying out the sale may not halt the scheduled sale.

9. Will My Property be Sold at a Foreclosure Sale If I Accept a Foreclosure Alternative?

No. The property will not be sold at a foreclosure sale once you accept a foreclosure alternative, such as a forbearance or repayment plan, and comply with all requirements.

10. Will My Credit Score Be Affected by My Late Payments or Being in Default?

The delinquency status of your loan will be reported to credit reporting agencies as well as your entry into a Repayment Plan, Forbearance Plan, Modification Agreement or other workout options in accordance with the requirements of the Fair Credit Reporting Act and the Consumer Data Industry Association requirements.

11. Will My Credit Score Be Affected if I Accept a Foreclosure Prevention Option?

While the affect on your credit will depend on your individual credit history, credit scoring companies generally would consider entering into a plan with reduced payments as increasing your credit risk. As a result, entering into a plan with reduced payments may adversely affect your credit score, particularly if you are current on your mortgage or otherwise have a good credit score.

12. Is Foreclosure Prevention Counseling Available?

Yes, HUD-approved counselors are available to provide you with the information and assistance you may need to avoid foreclosure. You can use the search tool at <http://www.hud.gov/offices/hsg/sfh/hec/fo/> or call 1-800-Call-FHA (225-5342) to find a counselor near you.

13. I Have Seen Ads and Flyers From Companies Offering to Help Me Avoid Foreclosure for a Fee. Are These Companies on the Level?

Foreclosure prevention has become a target for scam artists. We suggest using the HUD Web site referenced in question 12 to locate a counselor near you. Also, please refer to the attached document called "Beware of Foreclosure Rescue Scams" for more information.

BEWARE OF FORECLOSURE RESCUE SCAMS – TIPS & WARNING SIGNS
For Your Information Only – Do Not Return with Your Borrower Response Package

Scam artists are stealing millions of dollars from distressed homeowners by promising immediate relief from foreclosure, or demanding cash for counseling services when HUD-approved counseling agencies provide the same services for FREE. If you receive an offer, information or advice that sounds too good to be true, it probably is. Don't let them take advantage of you, your situation, your house or your money. Remember, help is FREE.

How to Spot a Scam – beware of a company or person who:

- Asks for a fee in advance to work with your lender to modify, refinance or reinstate your mortgage.
- Guarantees they can stop a foreclosure or get your loan modified.
- Advises you to stop paying your mortgage company and pay them instead.
- Pressures you to sign over the deed to your home or sign any paperwork that you haven't had a chance to read, and you don't fully understand.
- Claims to offer "government-approved" or "official government" loan modifications.
- Asks you to release personal financial information online or over the phone and you have not been working with this person and/or do not know them.

How to Report a Scam – do one of the following:

- Go to www.preventloanseams.org and fill out the Loan Modification Scam Prevention Network's (LMSPN) complaint form online and get more information on how to fight back. Note: you can also fill out this form and send to the fax number/e-mail/address (your choice!) on the back of the form.
- Call 1(888)995-HOPE (4673) and tell the counselor about your situation and that you believe you got scammed or know of a scam.

The Loan Modification Scam Prevention Network is a national coalition of governmental and private organizations led by Fannie Mae, Freddie Mac, NeighborWorks America™ and the Lawyers' Committee for Civil Rights Under Law.

UNIFORM BORROWER ASSISTANCE FORM

If you are experiencing a temporary or long-term hardship and need help, you must complete and submit this form along with other required documentation to be considered for available solutions. On this page, you must disclose information about (1) you and your intentions to either keep or transition out of your home; (2) the property's status; (3) bankruptcy; and (4) your credit counseling agency.

On Page 2, you must disclose information about all of your income, expenses and assets. Page 2 also lists the required income documentation that you must submit in support of your request for assistance. Then on Page 3, you must complete the Hardship Affidavit in which you disclose the nature of your hardship. The Hardship Affidavit informs you of the required documentation that you must submit in support of your hardship claim.

NOTICE: In addition, when you sign and date this form, you will make important certifications, representations and agreements, including certifying that all of the information in this Borrower Assistance Form is accurate and truthful and any identified hardship has contributed to your submission of this request for mortgage relief.

REMINDER: The Borrower Response Package you need to return consists of: (1) this completed, signed and dated Borrower Assistance Form; (2) completed and signed IRS Form 4506T-EZ (4506T for self-employed borrowers or borrowers with rental income); (3) required income documentation; and (4) required hardship documentation.

Loan Number _____ (usually found on your monthly mortgage statement)

Servicer's Name _____

I want to: Keep the Property Vacate the Property Sell the Property Undecided

The property is currently: My Primary Residence Second Home An Investment Property

The property is currently: Owner Occupied Renter Occupied Vacant

BORROWER

CO-BORROWER

BORROWER'S NAME _____

CO-BORROWER'S NAME _____

SOCIAL SECURITY NUMBER _____

DATE OF BIRTH _____

SOCIAL SECURITY NUMBER _____

DATE OF BIRTH _____

HOME PHONE NUMBER WITH AREA CODE _____

HOME PHONE NUMBER WITH AREA CODE _____

CELL OR WORK NUMBER WITH AREA CODE _____

CELL OR WORK NUMBER WITH AREA CODE _____

MAILING ADDRESS

PROPERTY ADDRESS (IF SAME AS MAILING ADDRESS, JUST WRITE SAME) _____

EMAIL ADDRESS _____

Is the property listed for sale? Yes No

Have you contacted a credit counseling agency for help?

If yes, what was the listing date? _____

Yes No

If property has been listed for sale, have you received an offer on the property? Yes No

If yes, complete the counselor contact information below:

Date of offer: _____ Amount of Offer: _____

Counselor's Name: _____

Agent's Name: _____

Agency's Name: _____

Agent's Phone Number: _____

Counselor's Phone Number: _____

For Sale by Owner? Yes No

Counselor's Email Address: _____

Do you have condominium or homeowner association (HOA) fees? Yes No

Total Monthly payment amount: _____

Name and Address fees are paid to? _____

Have you filed for bankruptcy? Yes No If yes? Chapter 7 Chapter 11 Chapter 12 Chapter 13

If yes, what is the filing date? _____ Has your bankruptcy been discharged? Yes No Bankruptcy case Number: _____

Is any borrower an active duty service member?

Yes No

Has any borrower been deployed away from his/her primary residence or received a Permanent Change of Station order?

Yes No

Is any borrower the surviving spouse of a deceased service member who was on active duty at the time of death?

Yes No

UNIFORM BORROWER ASSISTANCE FORM

Monthly Household Income		Monthly Household Expenses and Debt Payments	Household Assets (associated with the property and/or borrower(s) excluding retirement funds)	
Gross wages		First Mortgage Payment		Checking Account(s)
Overtime		Second Mortgage Payment		Checking Account(s)
Child Support / Alimony*		Homeowner's Insurance		Savings / Money Market
Non-taxable social security/SSDI		Property Taxes		CDs
Taxable SS benefits or other monthly income from annuities or retirement plans		Credit Cards/ Installment Loan(s) (total minimum payment per month)		Stock / Bonds
Tips, commission, bonus and self-employed income		Alimony , child support payments*		Other Cash on Hand
Rents Received		Car Lease Payments		Other Real Estate (estimated value)
Unemployment Income		HOA/Condo Fees/Property Maintenance		Other
Food Stamps/ Welfare		Mortgage Payments on other properties		
Other _____		Other _____		
Total (Gross Income)		Total Household Expenses and Debt Payments		Total Assets

Any other liens (mortgage liens, mechanics liens, tax liens, etc.)

LienHolder's Name	Balance and Interest Rate	Loan Number	LienHolder's Phone Number

Required Income Documentation:

<input type="checkbox"/> Do you earn a salary or hourly wage?	<input type="checkbox"/> Are you self-employed?
For each borrower who is a salaried employee or paid by the hour, include paystub(s) reflecting the most recent 30 days' earnings and documentation reflecting year-to-date earnings, if not reported on the paystubs (e.g. signed letter or printout from employer).	For each borrower who receives self-employed income, include a complete, signed individual federal income tax return and, as applicable, the business tax return; AND either the most recent signed and dated quarterly or year-to-date profit/loss statement that reflects activity for the most recent three months; OR copies of bank statements for the business account for the last two months evidencing continuation of business activity.
<input type="checkbox"/> Do you have any additional sources of income? Provide for each borrower, as applicable:	
"Other Earned Income" such as bonuses, commissions, housing allowance, tips, or overtime:	
<input type="checkbox"/> Reliable third-party documentation describing the amount and nature of the income (e.g., paystub, employment contract or printouts documenting tip income).	
Social Security, disability or death benefits, pension, public assistance, or adoption assistance:	
<input type="checkbox"/> Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider, and	
<input type="checkbox"/> Documentation showing the receipt of payment, such as copies of the two most recent bank statements showing deposit amounts,	
Rental Income:	
<input type="checkbox"/> Copy of the most recent filed federal tax return with all schedules, including Schedule E -Supplement Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent you reported, reduced by the monthly debt service on the property, if applicable; or	
<input type="checkbox"/> If rental income is not reported on Schedule E - Supplemental Income and Loss, provide a copy of the current lease agreement with either bank statements or cancelled rent checks demonstrating receipt of rent.	
Investment income:	
<input type="checkbox"/> Copies of the two most recent investment statements or bank statements supporting receipt of this income.	
Alimony, child support, or separation maintenance payments as qualifying income:*	
<input type="checkbox"/> Copy of divorce decree, separation agreement, or other written legal agreement filed with a court, or court decree that states the amount of the alimony, child support, or separation maintenance payments and the period of time over which the payments will be received, and	
<input type="checkbox"/> Copies of your two most recent bank statements or other third-party documents showing receipt of payment.	

*Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.

UNIFORM BORROWER ASSISTANCE FORM
HARDSHIP AFFIDAVIT

I am requesting review of my current financial situation to determine whether I qualify for temporary or permanent mortgage loan relief options. Date Hardship Began is:

I believe my situation is: Short-term (under 6 months) Medium-term (6 - 12 months) Long-term or Permanent Hardship (greater than 12 months)

I am having difficulty making my monthly payment because of the reason set forth below.

(Please check the primary reason and submit required documentation demonstrating your primary hardship)

If Your Hardship is:

Then the Required Hardship Documentation is:

<input type="checkbox"/> Unemployment	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Reduction in Income: a hardship that has caused a decrease in your income due to circumstances outside your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay)	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Increase in Housing Expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Divorce or legal separation; separation of borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law	<input type="checkbox"/> Divorce decree signed by the court; OR <input type="checkbox"/> Separation agreement signed by the court; OR <input type="checkbox"/> Current credit report evidencing divorce, separation, or non-occupying borrower has a different address; OR <input type="checkbox"/> Recorded quitclaim deed evidencing that the non-occupying borrower or co-borrower has relinquished all rights to the property
<input type="checkbox"/> Death of a borrower or death of either the primary or secondary wage earner in the household	<input type="checkbox"/> Death certificate; OR <input type="checkbox"/> Obituary or newspaper article reporting the death
<input type="checkbox"/> Long-term or permanent disability; <input type="checkbox"/> Serious illness of a borrower/co-borrower or dependent family member	<input type="checkbox"/> Proof of monthly insurance benefits or government assistance (if applicable); OR <input type="checkbox"/> Written statement or other documentation verifying disability or illness; OR <input type="checkbox"/> Doctor's certificate of illness or disability; OR <input type="checkbox"/> Medical Bills None of the above shall require providing detailed medical information
<input type="checkbox"/> Disaster (natural or man-made) adversely impacting the property or borrower's place of employment	<input type="checkbox"/> Insurance claim; OR <input type="checkbox"/> Federal Emergency Management Agency grant or Small Business Administration loan; OR <input type="checkbox"/> Borrower or employer property located in a federally declared disaster area
<input type="checkbox"/> Distant employment transfer/ Relocation	For active-duty servicemembers: Notice of Permanent Change of Station (PCS) or actual PCS orders. For employment transfers/new employment: <input type="checkbox"/> Copy of signed offer letter or notice from employer showing transfer to a new employment location; OR <input type="checkbox"/> Paystub from new employer; OR <input type="checkbox"/> If none of these apply, provide written explanation In addition to the above, documentation that reflects the amount of any relocation assistance provided, if applicable (not required for those with PCS orders).
<input type="checkbox"/> Business Failure	<input type="checkbox"/> Tax return from the previous year (including all schedules) AND <input type="checkbox"/> Proof of business failure supported by one of the following: <input type="checkbox"/> Bankruptcy filing for the business; OR <input type="checkbox"/> Two months recent bank statements for the business account evidencing cessation of business activity; OR <input type="checkbox"/> Most recent signed and dated quarterly or year-to-date profit and loss statement
<input type="checkbox"/> Other: a hardship that is not covered above	<input type="checkbox"/> Written explanation describing the details of the hardship and relevant documentation

UNIFORM BORROWER ASSISTANCE FORM

Borrower/Co-Borrower Acknowledgement and Agreement

I certify, acknowledge, and agree to the following:

1. All of the information in this Borrower Assistance Form is truthful and the hardship that I have identified contributed to my need for mortgage relief.
2. The accuracy of my statements may be reviewed by the servicer, owner or guarantor of my mortgage, their agent(s), or an authorized third party*, and I may be required to provide additional supporting documentation. I will provide all requested documents and will respond timely to all servicer, or authorized third party*, communications.
3. Knowingly submitting false information may violate Federal and other applicable law.
4. If I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this request for mortgage relief or if I do not provide all required documentation, the servicer may cancel any mortgage relief granted and may pursue foreclosure on my home and/or pursue any available legal remedies.
5. The servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
6. I may be eligible for a trial period plan, repayment plan, or forbearance plan. If I am eligible for one of these plans, I agree that:
 - a. All the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full.
 - b. My first timely payment under the plan will serve as acceptance of the terms set forth in the notice of the plan sent by the servicer.
 - c. The servicer's acceptance of any payments under the plan will not be a waiver of any acceleration of my loan or foreclosure action that has occurred and will not cure my default unless such payments are sufficient to completely cure my entire default under my loan.
 - d. Payments due under a trial period plan for a modification will contain escrow amounts. If I was not previously required to pay escrow amounts, and my trial period plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior waiver is revoked. Payments due under a repayment plan or forbearance plan may or may not contain escrow amounts. If I was not previously required to pay escrow amounts and my repayment plan or forbearance plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior escrow waiver is revoked.
7. A condemnation notice has not been issued for the property.
8. The servicer or authorized third party* will obtain a current credit report on all borrowers obligated on the Note.
9. The servicer or authorized third party* will collect and record personal information that I submit in this Borrower Response Package and during the evaluation process. This personal information may include, but is not limited to: (a) my name, address, telephone number, (b) my Social Security number, (c) my credit score, (d) my income, and (e) my payment history and information about my account balances and activity. I understand and consent to the servicer or authorized third party*, as well as any investor or guarantor (such as Fannie Mae or Freddie Mac), disclosing my personal information and the terms of any relief or foreclosure alternative that I receive to the following:
 - a. Any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or any companies that perform support services to them; and
 - b. The U.S. Department of Treasury, Fannie Mae and Freddie Mac, in conjunction with their responsibilities under the Making Home Affordable program, or any companies that perform support services to them.
10. I consent to being contacted concerning this request for mortgage assistance at any telephone number, including mobile, telephone number, or email address I have provided to the lender/servicer/ or authorized third party*. By checking this box, I also consent to being contacted by text messaging.

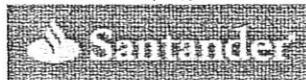
Borrower Signature

Date

Co-Borrower Signature

Date

*An authorized third party may include, but is not limited to, a counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.



Santander Bank, N.A.

Non-Borrower Occupancy and Income Certification Form

I, _____, occupy the home at _____ and request my income be included in the review for a modification on the loan secured by the property address above. I understand that my income may not be used in support of more than one modification under the Santander Home Loan Modification Program (SHLMP), even if my principal residence changes or has changed. By signing this document, I certify that my income has not been included in a SHLMP application or review within the past five (5) years on any other property except the property address above. By signing this document, I also direct Santander Bank, N.A. to obtain copies of my credit report for the purpose of verifying my occupancy in the residence listed above.

This consent for a credit bureau report shall expire upon completion of the modification review.

I request and consent for my monthly income in the amount of \$ _____ to be included in the review for a modification.

Name: _____

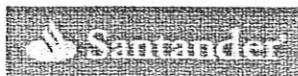
Date of Birth: _____

Social Security No.: _____

Loan Number: _____

Signature

Date



Santander Bank, N.A.

DETAILED MONTHLY EXPENSE SHEET

Please estimate all expenses on a monthly average. It is very important that these amounts are as accurate as possible, and that all household expenses are accounted for. Inaccurate completion of this sheet may delay your file review.

Mortgage payment to Santander Bank, N.A.			
2nd mortgage or other property payment			
3rd mortgage or other property payment			
Assoc. / condo fees			
Credit cards			
School/college costs (tuition, activities, uniforms, etc.)			
Student loans			
Personal loans (from banks, friends, or family)			
Medical and dental co-pays / deductibles			
Prescription co-pays / deductibles			
Child-support			
Alimony			
Day care			
Auto loan / lease payments			
2nd/3rd auto loan / lease payments			
Car insurance			
Gas / maintenance (car)			
Food / groceries			
Cigarettes			
Pet expenses (food, vet bills, grooming)			
Lunch money (for school kids and working adults)			
Entertainment			

For seasonal utility bills (such as electric and heating) that are not on a budget plan, add the lowest and highest bill of the year together, then divide by two. Use the resulting figure as your monthly average.

Electric			
Heat source			
Gas / home			
Water			
Sewer			
Trash			
Phone			
Cell phones			
Cable / satellite			
Internet			
Clothing			
Haircuts / grooming			
Other			
Other			
Other			

I agree that the information provided above is a true and accurate account of my monthly expenses. I understand that this information may be used to determine my eligibility for a loan workout.

Borrower's Signature and Date

Co-Borrower's Signature and Date

4506-T

Form 4506-T
(Rev. January 2012)
Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

► Request may be rejected if the form is incomplete or illegible.

OMB No. 1545-1872

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-906-9946. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see Instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see Instructions)	
4 Previous address shown on the last return filed if different from line 3 (see Instructions)	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	

Caution. If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ►
a <input type="checkbox"/> Return Transcript , which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days
b <input type="checkbox"/> Account Transcript , which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days
c <input type="checkbox"/> Record of Account , which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days
7 <input type="checkbox"/> Verification of Nonfiling , which is proof from the IRS that you did not file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days
8 <input type="checkbox"/> Form W-2 , Form 1099 series , Form 1098 series , or Form 5498 series transcript . The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2010, filed in 2011, will not be available from the IRS until 2012. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days

Caution. If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.
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Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved identity theft on your federal tax return.

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. Note. For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

Sign Here	Signature (see instructions)	Date	Phone number of taxpayer on line 1a or 2a
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	

Section references are to the Internal Revenue Code unless otherwise noted.

What's New

The IRS has created a page on IRS.gov for information about Form 4506-T at www.irs.gov/form4506. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

CAUTION. Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note. If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 78701 512-460-2272
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 3716 Fresno, CA 93888 559-456-5876
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64199 816-292-6102

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9341 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-689-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P. O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8222, Change of Address.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

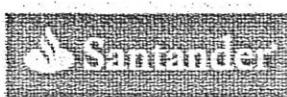
You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: Learning about the law or the form, 10 min.; Preparing the form, 12 min.; and Copying, assembling, and sending the form to the IRS, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Products Coordinating Committee
SE:W:CAR:MP:T:MS
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.



**Santander Bank N.A.
IMPORTANT NOTICE**

If your loan is currently a non-escrow account (you pay your taxes and insurance premiums directly to the taxing authority and insurance company and they are not paid through your current mortgage payment), we also require the following documentation:

1. A current copy of your homeowner's insurance declaration page,
2. A copy of your most current property tax bill and receipt of payment.

If your loan is a subordinate lien mortgage, we also require the following documentation:

1. An itemized payoff statement from any superior lien holders,
2. A copy of your most recent property tax statements,
3. A copy of your most recent homeowner's insurance policy billing statement, and
4. Signed authorization to speak to the superior lien holder.

If you are requesting a Short Sale, we also require the following documentation:

1. A copy of the completed estimated HJD-1 form listing all transactions of the sale,
2. A copy of the signed Property Sales Agreement,
3. A copy of the active Multiple Listing Service ("MLS") history,
4. Signed authorization to speak to your real estate professional,
5. Copies of two most recent complete statements of any asset accounts that provides 1099 income from interest or dividends, such as checking, savings, investment accounts, 401 (k), 403 (b), Individual Retirement Accounts (IRAs), CDs, money market, stocks, bonds, trusts, or annuities, showing all activity for a minimum of 60 consecutive days. If self-employed, we require the same information for 180 consecutive days,
6. Copy of most recent year complete federal tax return with W-2's and all schedules. If self-employed, we require the last 2 years returns, W-2's and schedules and
7. If applicable, a copy of the HOA or Condo Bylaws as well as a printed statement provided by the association showing a detailed breakdown of all HOA or Condo fees.

If you are requesting a Deed in Lieu, we also require the following documentation:

1. Proof that your property has been listed for sale at fair market value for a minimum of 90 days,
2. Signed authorization to speak to your real estate professional,
3. Copies of two most recent complete statements of any asset accounts that provides 1099 income from interest or dividends, such as checking, savings, investment accounts, 401 (k), 403 (b), Individual Retirement Accounts (IRAs), CDs, money market, stocks, bonds, trusts, or annuities, showing all activity for a minimum of 60 consecutive days. If self-employed, we require the same information for 180 consecutive days, and
4. Copy of most recent year's complete federal tax return with W-2's and all schedules. If self-employed, we require the last 2 year's returns, W-2's and schedules.

If your property is located in or determined to be in a Special Flood Hazard Area (SFHA) as identified by the Federal Emergency Management Agency (FEMA), we also require the following documentation:

1. Proof of current (non-delinquent) flood insurance coverage with a minimum coverage equal to the Unpaid Principal Balance of your loan. This documentation is required prior to the modification being completed.

If your property is located in the state of Massachusetts, we require the following documentation:

1. Copies of utility bills showing homeowner name and property address.

If you have any questions regarding these items, please contact our Single Point of Contact Team at 1-888-656-8101.

Home Affordable Modification Program Government Monitoring Data Form

Information for Government Monitoring Purposes

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. If you do not wish to furnish the information, please check the box below.

<input type="checkbox"/> I do not wish to furnish this information		<input type="checkbox"/> I do not wish to furnish this information	
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White		Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male		Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	
<i>This request was taken by:</i> <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet		Servicer/Interviewer's Name (print or type) & ID Number Servicer/Interviewer's Signature Servicer/Interviewer's Phone Number (include area code)	
Loan Number: _____		Servicer/Interviewer's Fax Number (include area code) Servicer/Interviewer's email address	
<i>Name/Address of Interviewer's Employer</i>			

Instructions

HAMP Government Monitoring Data Form

A servicer uses this form to obtain information from HAMP-eligible borrowers. This form is an addendum to the Uniform Borrower Assistance Form (Form 710).

Copies

Original only.

Printing Instructions

This form must be printed on letter size paper, using portrait format.

Instructions

As required in Section 609.03.02 of the *Servicing Guide*, servicers must request Government Monitoring Data for HAMP-eligible borrowers. Accordingly, servicers must provide the HAMP Government Monitoring Data Form with the Borrower Solicitation Package for HAMP-eligible borrowers.

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps, and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6% during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during, or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6%, a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders. (Santander Bank, N.A., Special Loans, Mail Code 10-6438-SL4, 601 Penn Street, Reading, PA 19601)
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.com/scra or call 1-800-342-3647 (all free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.